

Document # 5358

11/14/90

Doc # 5358
ADOPTED
11/14/90

RESOLUTION OF THE BOSTON REDEVELOPMENT AUTHORITY
RE: TENTATIVE DESIGNATION OF THE B. GINSBERG
COMPANY AS REDEVELOPER OF A SECTION OF
DISPOSITION PARCEL 54 IN THE SOUTH END URBAN
RENEWAL AREA, PROJECT NO. MASS R-56

WHEREAS, the Boston Redevelopment Authority, (hereinafter referred to as the "Authority"), has entered into a contract for loan and capital grant with the Federal Government under Title 1 of the Housing Act of 1949, as amended, which contract provides for financial assistance in the hereinafter identified Project; and

WHEREAS, the Urban Renewal Plan for the South End Renewal Area Project No. MASS. R-56 (hereinafter referred to as the "Project Area"), has been duly reviewed and approved in full compliance with local, State and Federal law; and

WHEREAS, the Authority is cognizant of the conditions that are imposed in the undertaking and carrying out of urban renewal projects with Federal financial assistance under said Title 1, including those prohibiting discrimination because of race, color, sex, religion or national origin; and

WHEREAS, the B. Ginsberg Company has expressed an interest in and has submitted a satisfactory proposal for the development of a section of Disposition Parcel 54 in the South End Urban Renewal Area; and

WHEREAS, the Authority is cognizant of Chapter 30, Sections 61 through 62H of the Massachusetts General Laws, as amended, with respect to minimizing and preventing damage to the environment:

NOW, THEREFORE, BE IT RESOLVED BY THE BOSTON REDEVELOPMENT AUTHORITY:

1. That the B. Ginsberg Company be and hereby is tentatively designated as Redeveloper of a section of Disposition Parcel 54 in the South End Urban Renewal Area subject to:

- (a) Concurrence in the proposed disposal transaction by the Department of Housing and Urban Development;
- (b) Publication of all public disclosure and issuance of all approvals required by the Massachusetts General Laws and Title 1 of the Housing Acts of 1949, as amended.

(c) Submission within two hundred and seventy (270) days in a form satisfactory to the Authority of:

- (i) Evidence of the availability of necessary equity funds, as needed; and
- (ii) Evidence of firm financial commitments from banks or other lending institutions; and
- (iii) Final working drawings and specifications; and
- (iv) Proposed development and rental schedule.

2. That disposal of a section of Parcel P 54 by negotiation is the appropriate method of making the land available for redevelopment.

3. That it is hereby found and determined that the proposed development will not result in significant damage to or impairment of the environment and further, that all practicable feasible means and measures have been taken and are being utilized to avoid or minimize damage to the environment.

4. Prior to Final Designation, the B. Ginsberg Company will submit final working drawings for the project, which will conform with the Authority's Standards and Guidelines, and with the South End Urban Renewal Plan.

5. That the Secretary is hereby authorized to execute and deliver a License Agreement with B. Ginsberg Company for early entry to a section of Parcel P-54 for the purpose of soil testing. Furthermore, said License shall include the provision that the Authority shall be named as additional insured, as well as incorporate the Authority's usual requirements. Licensee agrees to indemnify and hold harmless the Authority from any liability and/or damage, resulting from the Licensee's use of the premises. Said License to include such other terms and conditions as the Director deems proper and in the best interest of the Authority.

6. That the developer be, and hereby is, authorized to petition the Board of Appeals for any zoning changes that may be necessary to complete the proposed development.

7. That the Secretary is hereby authorized and directed to publish notice of the proposed disposal transaction in accordance

with Section 105(E) of the Housing Act of 1949, as amended,
including information with respect to the "Redeveloper's
Statement for Public Disclosure" (Federal Form H-6004).

Tentativ.2

Harrison Avenue

RR-32

-/RR-28

-56

54

54

55

47

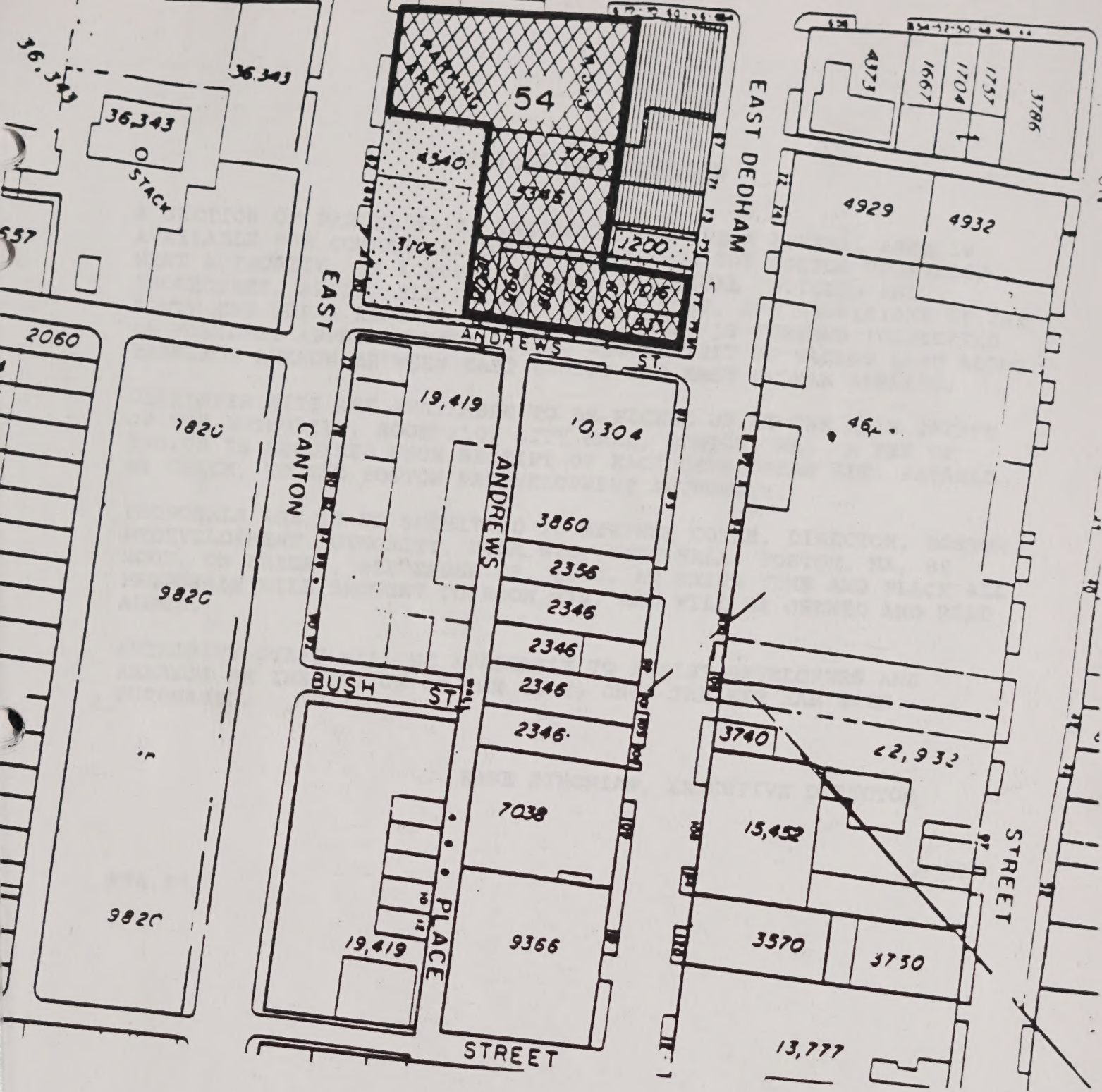
Albany Street

48a

48b

48c

SOUTH END URBAN RENEWAL AREA
Commercial Development
Section of Parcel 54



LEGEND



PARCEL 54



PRIVATE



CITY OF BOSTON

REQUEST FOR PROPOSAL

A SECTION OF PARCEL 54 IN THE SOUTH END URBAN RENEWAL AREA IS AVAILABLE FOR COMMERCIAL DEVELOPMENT FROM THE BOSTON REDEVELOPMENT AUTHORITY, IN ACCORDANCE WITH ITS USUAL POLICIES AND PROCEDURES, APPLICABLE FEDERAL REGULATIONS, AND PROVISIONS OF THE SOUTH END URBAN RENEWAL PLAN. THE PARCEL IS FURTHER IDENTIFIED AS FOLLOWS: APPROXIMATELY 21,600 SQUARE FEET OF VACANT LAND ALONG HARRISON AVENUE BETWEEN EAST CANTON AND EAST DEDHAM STREETS.

DEVELOPER KITS ARE AVAILABLE TO BE PICKED UP AT THE MAIN OFFICE OF THE AUTHORITY, ROOM 910, CITY HALL, BOSTON, MA. A FEE OF \$30.00 IS REQUIRED UPON RECEIPT OF EACH DEVELOPERS KIT, PAYABLE BY CHECK, TO THE BOSTON REDEVELOPMENT AUTHORITY.

PROPOSALS ARE TO BE SUBMITTED TO STEPHEN COYLE, DIRECTOR, BOSTON REDEVELOPMENT AUTHORITY, ROOM 910, CITY HALL, BOSTON, MA, BY NOON, ON FRIDAY, SEPTEMBER 28, 1990, AT WHICH TIME AND PLACE ALL PROPOSALS WILL BROUGHT TO ROOM 938, AND WILL BE OPENED AND READ ALOUD.

AUTHORITY STAFF WILL BE AVAILABLE TO ASSIST DEVELOPERS AND ARRANGE AN INSPECTION OF THE SITE, ONCE THE KIT HAS BEEN PURCHASED.

KANE SIMONIAN, EXECUTIVE DIRECTOR

400 Legal Notices

400 Legal Notices

400 Legal Notices

400 Legal Notices

**MORTGAGEE'S SALE
OF REAL ESTATE**

By virtue and in execution of a Power of Sale contained in a certain mortgage given by Dale N.A.F. Wood to Shawmut Bank, N.A., dated August 31, 1989, and recorded with South Middlesex Registry of Deeds in Book 20050, Page 155, for breach of the conditions of said mortgage and for the purpose of foreclosing, the same will be sold at public auction, on the premises, on Wednesday, the 10th day of October, 1990, at eleven o'clock a.m., all and singular the premises described in said mortgage being known as 7 Patten Circle, Newton, Massachusetts, and being described as follows: The land and buildings situated in Newton, Middlesex County, Massachusetts, being shown as Lot 10 on a Sub-Division Plan of Land in Newton, Mass., dated February 24, 1966, by Barnes Engineering Company, Inc., recorded with Middlesex South District Deeds in Book 11290, Page 719, bounded and described as follows: NORTHERLY: by Countryside Road, also known as Peter Road, also known as Deerwood Road, one hundred twelve and 28/100 (112.28) feet; NORTHEASTERLY: by Patten Circle, forty-one and 21/100 (41.21) feet; EASTERLY: by Patten Circle by three lines measuring one hundred twenty-two and 27/100 (122.27) feet, thirty-five and 13/100 (35.13) feet and nine and 32/100 (9.32) feet; SOUTHERLY: by Lot 9 as shown on said plan, one hundred twenty-four and 87/100 (124.87) feet; WESTERLY: by Lot 11 as shown on said plan, one hundred eighty and 34/100 (180.34) feet. Containing 25,000 square feet of land, according to said plan. Subject to and with the benefit of fifteen (15) feet wide sewer and drain easement. Subject to and with the benefit of restrictions contained in Deed of C & C Development Co., Inc., to John B. Bossi et ux, dated July 28, 1965, recorded with Middlesex South District Registry of Deeds in Book 10884, Page 281. For our title, see Middlesex Registry of Deeds, Book 14038, Page 277. This mortgage was given subject to a mortgage with the Coallidge Corner Cooperative

**MORTGAGEE'S SALE
OF REAL ESTATE
NOTICE**

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Marvin R. Bodden to Progressive Consumers Federal Credit Union dated February 19, 1988, recorded with Suffolk Registry of Deeds, in Book 14494, Page 89, of which the undersigned is the present holder, for breach of the conditions of said Mortgage and for the purpose of foreclosing, the same will be sold at PUBLIC AUCTION at Ten o'clock forenoon on Wednesday, October 17, 1990, on the premises below described, being known as 397 Talbot Street, Dorchester, Suffolk County, Massachusetts, and being described as follows, to wit: The land with the buildings thereon, situated in that part of Boston called Dorchester, in the County of Suffolk and Commonwealth of Massachusetts, being Lot "D" as shown on the plan entitled, "Plan of House Lots in Dorchester, belonging to William V. Tripp, Charles F. Baxter, Surveyor," dated December 16, 1909, recorded with Suffolk Registry of Deeds in Book 3417, Page 242, bound and described as follows: NORTHEASTERLY: by Talbot Avenue, eighty-four and 42/100 (84.42) feet. NORTHWESTERLY: by Lot "C" on said plan, sixty-one and 30/100 (61.50) feet. SOUTHERLY: by land of owners unknown, eighty-nine and 70/100 (89.70). Containing according to said plan, two thousand five hundred sixteen (2,516) square feet of land. Subject to and with the benefit of easements, restrictions, reservations or takings of record, if any, insofar as the same are now in force and applicable. For title see deed dated February 19, 1988, recorded with Suffolk County Registry of Deeds in Book 14494, Page 88. The above premises will be sold subject as above and to all outstanding tax titles, municipal or other public taxes, assessments or liens, if any. Ten Thousand Dollars (\$10,000.00) will be required to be paid in cash or by certified check by the purchaser at the time and place of sale as earnest money. The balance is to be paid in cash or by

**ARLINGTON HOUSING
AUTHORITY**

The Arlington Housing Authority will accept proposals for the supply and installation of carpeting, covebase and vinyl door mouldings at the 667-4 Elderly Housing Development, at the office of the Authority, 4 Winslow St., Arlington, MA 02174 up to 3:00 P.M., Friday, October 5, 1990, at which time they will be publicly opened and read. Specifications and Proposal Forms may be obtained at the office of the Authority. Proposals must be accompanied by a DCPO Certificate of Eligibility and be submitted in Sealed Envelopes plainly marked on the outside PROPOSAL FOR CARPETING, COVEBASE AND VINYL DOOR MOULDINGS-667-4. A certified check, bid bond, or Treasurer's check make payable to the Arlington Housing Authority in an amount no less than 5% of the bid amount shall be filed as a bid deposit with each proposal. All such bid deposits shall be held by the Authority until the award of the contract. Upon failure of the successful bidder to enter into a contract with the Arlington Housing Authority within five days of presentation thereof, the bid deposit shall be forfeited to the Authority. No contract shall be valid until approved by the Massachusetts Executive Office of Communities and Development. The Arlington Housing Authority intends to award the contract to the lowest responsible bidder. However, the Authority reserves the right to reject any or all bids, or to waive any informality in the bidding as deemed in the best interest of the public. Joan C. Gross, Executive Director.

Sept. 18

COMMONWEALTH OF MASSACHUSETTS, Suffolk, ss. PROBATE COURT. Case No. 90P-2064. To Tracy D. Ross of parts unknown and to all persons interested in Georgine Alteria Barnes. A petition has been presented to said Court, by Judith A. McCarthy, Acting City Registrar of Boston pursuant to Commonwealth of Massachusetts Law; Chapter 46, section 13-a and Chapter 46, section 13 paragraph 5. Praying that she be authorized to

**REQUEST FOR
PROPOSAL**

A section of Parcel 54 in the South End Urban Renewal area is available for commercial development from the Boston Redevelopment Authority, in accordance with its usual policies and procedures, applicable Federal regulations, and provisions of the South End Urban Renewal Plan. The parcel is further identified as follows: Approximately 21,600 square feet of vacant land along Harrison Avenue between East Canton and East Dedham Streets. Developer kits are available to be picked up at the main office of the Authority, Room 910, City Hall, Boston, MA. A fee of \$30.00 is required upon receipt of each developer's kit, payable by check to the Boston Redevelopment Authority. Proposals are to be submitted to Stephen Coyle, Director, Boston Redevelopment Authority, Room 910, City Hall, Boston, MA by noon, on Friday, September 28, 1990, at which time proposals will be brought to Room 938, and will be opened and read aloud. Authority staff will be available to assist developers and arrange an inspection of the site, once the kit has been purchased. KANE SIMONIAN, Executive Director.

Sept 15 18

COMMONWEALTH OF MASSACHUSETTS. THE TRIAL COURT. THE PROBATE AND FAMILY COURT DEPARTMENT. Suffolk Division. Docket No. 90D-1553.

**SUMMONS BY
PUBLICATION**

Bettie J. Fogle, Plaintiff, vs. Herbert Fogle, Defendant. To the above-named Defendant: A complaint has been presented to this Court by your spouse, Bettie J. Fogle, seeking Divorce. You are required to serve upon Valenda Applegarth, plaintiff's attorney, whose address is Greater Boston Legal Services, 68 Essex St., Boston, MA 02117, your answer on or before 23rd, November, 1990. If you fail to do so, the Court will proceed to the hearing and adjudication of this action. You are also required to file a copy of your answer in the office of the Register of this Court. Witness,



E. GINSBERG
and CO., INC.

LETTER OF INTENT
DEVELOPMENT PROPOSAL FOR
SOUTH END COMMERCIAL PROPERTY

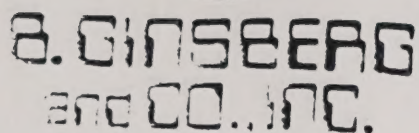
PARCEL 54
HARRISON AVENUE, EAST CANTON STREET
EAST DEDHAM STREET & ANDREWS STREET

RECYCLING Makes S and Sense

E. GINSBERG & CO., INC.		
RECYCLING OF BODIES COMPUTER PAPER		
PICK-UP SERVICE CALL 426-1053		
RECYCLING ACTION #4		

Confidentiality Guaranteed

66 EAST CANTON STREET • BOSTON, MASSACHUSETTS 02118 • (617) 426-5698 • FAX (617) 426-1053



September 25, 1990

Mr. Stephen Coyle, Director
Boston Redevelopment Authority
Room 910
One City Hall Square
Boston, MA 02201

Dear Mr. Coyle:

We propose to build an addition to the existing structure from which B. Ginsberg & Co., Inc. presently occupies and operates its recycling plant.

Norman A. Homsy, A.I.A. and Associates, Architects and Engineers,
Fifty-two Hazel Lane, Needham Heights, Mass. 02194, telephone number
(617) 444-6033, has prepared a schematic design.

We have successfully constructed additions to our facilities in 1976 and 1983. If our proposal is accepted, we intend to have general contractors bid on the proposed structure and facilities.

I, Gerald Ginsberg, Chief Executive Officer and sole-stockholder of B. Ginsberg & Co., Inc., have operated this recycling business for over 40 years and intend to do so for many years to come. Currently, over 80% of our employees are residents of the City of Boston. When the construction of the proposed additional facilities for the recycling center are completed, unskilled labor will be hired from the local area to work in the recycling plant.

Recycling facilities are necessary for the City of Boston or any other major metropolis to provide a clean, safe and ecologically sound environment for its citizens.

We propose to finance the facility by providing fifty percent of the funds and obtaining fifty percent financing from Metropolitan Bank & Trust Company, 846 Main Street, Melrose, MA 02176. Mr. Marotta, president of Metropolitan Bank & Trust Company, will furnish a letter of intent upon acceptance of our proposal.

RECYCLING Makes S and Sense

3. GINSBERG & CO., INC.
GREEN SCRAPPOST PAPER
RICK-UP SERVICE CALL 426-6666
BOSTON, MA

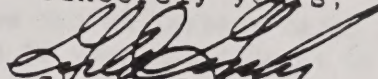
Confidentiality Guaranteed



E. GINSBERG
and CO., INC.

Thank you for allowing us this opportunity to bid. Please contact us at your earliest convenience, if we can clarify or be of further assistance in regard to our proposal.

Sincerely yours,


Gerald Ginsberg

GG:nmf
Enclosures

RECYCLING Makes S and Sense

E. GINSBERG & CO., INC.		
		
MADE OF RECYCLED PAPER		
PICK-UP SERVICE CALL US 1-800-...		

Confidentiality Guaranteed

-2-



DATE March 28, 1990

PROJECT NO 9009

Proposed Addition
RE: 66 East Canton Street
Boston, Mass.

PRELIMINARY STUDY PLANS.

Mr. Gerard Ginsberg
66 East Canton Street
Boston, Mass.

Dear Gerry:

I am confirming the discussion we had on Tuesday March 27, 1990.,
concerning the proposed addition to your building at 66 East Canton Street.

I will prepare a site plan, floor plan, and elevations of the proposed parking
addition etc with landscaping so that you can submit same to the BRA and
others in anticipation of possibly purchasing and leasing of the areas
surrounding your building.

My fee for this work will be the sum of \$1,000.00 and I acknowledge receipt
of the retainer of \$500.00 from you. The balance will be payable upon
completion of the plans. The addition will have depressed loading docks
from East Canton Street as discussed, setbacks from streets, height approx.
20 feet to match the existing high building, etc.

(Interior of)

I will not measure up the/existing building as you do not need this informatio
at this time eventually if the project proceeds this will have to done.

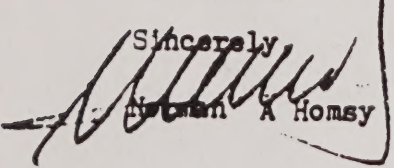
If the project does move ahead then we can discuss the fees required for
building permit plans which will require Engineering, surveys on site,
possibly borings to test soil conditions and all others that will be
requized by the City of Boston.

You are in Ward 8 which is designated as a Historic District and as such
all plans must pass through the Historic Commission at some point in time .

Your Zoning district is M-2 and a FAR of 2.0 is a max coverage and I will
governed by this requirement. R Y setback is 12 feet and your present building
was given a Variance in 1966 BZC No. 517.

I appreciate the opportunity to be of service and I will contact you
as soon as I have some plans to discuss next week.

Sincerely


William A. Homsy AIA

TOTAL HARD COSTS

Land Acquisition [illegible]
New Construction [illegible]
Parking [illegible]
Site Improvements [illegible]
Tenant Improvements [illegible]
Office [illegible]
Retail [illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]

TOTAL SOFT COSTS

Architect/Engineering [illegible]
Marketing/Preparation [illegible]
Developer's Fee [illegible]
Legal [illegible]
Permits & Fees [illegible]
Construction Loan Interest [illegible]
[illegible]
[illegible]
Financing Fees [illegible]
Real Estate Taxes and Linkage [illegible]
During Construction [illegible]
Lease Payments [illegible]
Other Related Costs [illegible]
[illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]
[illegible]

APPENDICES

CONTINGENCY ([illegible] % of Hard Costs)

TOTAL DEVELOPMENT COST

Soft Costs as a % of Hard Costs [illegible]
Soft Costs as a % of Total Development Cost [illegible]
Total Development Cost [illegible]

[illegible]
[illegible]
[illegible]
[illegible]
[illegible]

* If applicable

Addition to 60-68 East Canton Street
Project Boston, Massachusetts 02118
Developer Gerald Ginsberg

Date September 25, 1990
Tel. #/Contact Person Gerald Ginsberg
(617) 426-5698

COMMERCIAL DEVELOPMENT PRO FORMA
(Estimates in 1990 Dollars)

TOTAL HARD COSTS

Rehabilitation (\$ /GSF)
New Construction (\$ 30 /GSF)
Parking (\$ 40 /space)
Site Improvements (\$ 10 /LSF)
Tenant Improvements
Office \$ /NSF
Retail \$ /NSF

\$ N/A
172,500
50,000
50,000
N/A

\$ 272,500

TOTAL SOFT COSTS

Architect/Engineering
Marketing/Brokerage/Advertising
Developer's Fee
Legal
Permits & Fees (specify)
Construction Loan Interest
(mos. @ % on average
balance of \$)
Financing Fees (specify)
Real Estate Taxes and Linkage
during Construction (9 mos.)
Lease Payment *
Other Related Costs
(specify)

20,000
N/A
N/A
5,000
2,000
N/A
N/A
10,000
N/A
10,000

\$ 47,000

CONTINGENCY (% of hard costs)

\$

TOTAL DEVELOPMENT COST

\$ 319,500

Soft Costs as % Hard Costs
Soft Costs as % Total Development Cost
Total Development Cost/GSF

17%
17%
\$ 55.57

* If applicable

Addition to 60-68 East Canton Street
Project Boston, Massachusetts 02118
Developer Gerald Ginsberg

Date September 25, 1990
Tel./Contact Person Gerald Ginsberg
(617) 426-5698

COMMERCIAL OPERATING PRO FORMA
(Carry out of 10 years and indicate inflation factor)
See notation below.

COMMERCIAL INCOME

Office (NSF @ \$ /NSF) \$
Retail (NSF @ \$ /NSF)
Parking (attach parking rate structure)
Other (NSF @ \$ /NSF)

POTENTIAL GROSS INCOME

\$

VACANCY (%)

\$ ()

EFFECTIVE GROSS INCOME

\$

OPERATING EXPENSES

Office (\$ /NSF) \$
Retail (\$ /NSF)
Parking (\$ /space)
Other (\$ /NSF)
TOTAL

\$ ()

REAL ESTATE TAXES

Office (\$ /NSF) \$
Retail (\$ /NSF)
Parking (\$ /space)
Other (\$ /NSF)
TOTAL

\$ ()

NET OPERATING INCOME

\$

DEBT SERVICE (% on \$ for years)

\$ ()

CASH FLOW

\$

EQUITY PARTICIPATION (if applicable)

\$

RETURN ON EQUITY (year of operations 19)
(Before Tax Cash Flow/Equity)

 %

RETURN ON TOTAL DEVELOPMENT COST (year of operations 9) %
(Net Operating Income/Total Development Cost)

* A triple net lease, at cost will be executed with B. Ginsberg & Co., Inc.
when construction is completed.

REDEVELOPER'S STATEMENT FOR PUBLIC DISCLOSURE

A. REDEVELOPER AND LAND

1. a. Name of Redeveloper: Gerald Ginsberg

b. Address of Redeveloper: 232 Allandale Road Unit 1B
West Roxbury, Ma. 02167

2. The land on which the Redeveloper proposes to enter into a contract for, or understanding with respect to, the purchase or lease of land from

Boston Redevelopment Authority
(Name of Local Public Agency)

in South End Commercial Property
(Name of Urban Renewal or Redevelopment Project Area)

in the City of Boston, State of Massachusetts
is described as follows²

Parcel 54

Harrison Avenue, East Canton Street

East Dedham Street & Andrews Street

3. If the Redeveloper is not an individual doing business under his own name, the Redeveloper has the status indicated below and is organized or operating under the laws of _____:

☐ A corporation.

☐ A nonprofit or charitable institution or corporation.

☐ A partnership known as

☐ A business association or a joint venture known as

☐ A Federal, State, or local government or instrumentality thereof.

☐ Other (explain)

4. If the Redeveloper is not an individual or a government agency or instrumentality, give date of organization:

5. Names, addresses, title of position (if any), and nature and extent of the interest of the officers and principal members, shareholders, and investors of the Redeveloper, other than a government agency or instrumentality, are set forth as follows:

¹ If space on this form is inadequate for any requested information, it should be furnished on an attached page which is referred to under the appropriate numbered item on the form.

² Any convenient means of identifying the land (such as block and lot numbers or street boundaries) is sufficient. A description by metes and bounds or other technical description is acceptable, but not required.

- HUC
- a. If the Redeveloper is a corporation, the officers, directors or trustees, and each stockholder owning more than 10% of any class of stock.
 - b. If the Redeveloper is a nonprofit or charitable institution or corporation, the members who constitute the board of trustees or board of directors or similar governing body.
 - c. If the Redeveloper is a partnership, each partner, whether a general or limited partner, and either the percent of interest or a description of the character and extent of interest.
 - d. If the Redeveloper is a business association or a joint venture, each participant and either the percent of interest or a description of the character and extent of interest.
 - e. If the Redeveloper is some other entity, the officers, the members of the governing body, and each person having an interest of more than 10%.

NAME, ADDRESS, AND ZIP CODE

POSITION TITLE (if any) AND PERCENT OF INTEREST OR DESCRIPTION OF CHARACTER AND EXTENT OF INTEREST

6. Name, address, and nature and extent of interest of each person or entity (not named in response to Item 5) who has a beneficial interest in any of the shareholders or investors named in response to Item 5 which gives such person or entity more than a computed 10% interest in the Redeveloper (for example, more than 20% of the stock in a corporation which holds 50% of the stock of the Redeveloper; or more than 50% of the stock in a corporation which holds 20% of the stock of the Redeveloper):

NAME, ADDRESS, AND ZIP CODE

DESCRIPTION OF CHARACTER AND EXTENT OF INTEREST

7. Names (if not given above) of officers and directors or trustees of any corporation or firm listed under Item 5 or Item 6 above:

B. RESIDENTIAL REDEVELOPMENT OR REHABILITATION

Not Applicable

(The Redeveloper is to furnish the following information, but only if land is to be redeveloped or rehabilitated in whole or in part for residential purposes.)

1. If a corporation is required to file periodic reports with the Federal Securities and Exchange Commission under Section 13 of the Securities Exchange Act of 1934, so state under this Item 5. In such case, the information referred to in this Item 5 and in Items 6 and 7 is not required to be furnished.

1. State the Redeveloper's estimates, exclusive of payment for the land, for:

- a. Total cost of any residential redevelopment. \$
b. Cost per dwelling unit of any residential redevelopment. \$
c. Total cost of any residential rehabilitation \$
d. Cost per dwelling unit of any residential rehabilitation \$

2. a. State the Redeveloper's estimate of the average monthly rental (if to be rented) or average sale price (if to be sold) for each type and size of dwelling unit involved in such redevelopment or rehabilitation

TYPE AND SIZE OF DWELLING UNIT

ESTIMATED AVERAGE
MONTHLY RENTAL

ESTIMATED AVERAGE
SALE PRICE

b. State the utilities and parking facilities, if any, included in the foregoing estimates of rentals;

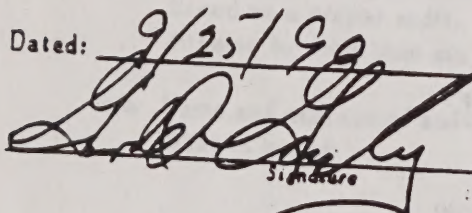
c. State equipment, such as refrigerators, washing machines, air conditioners, if any, included in the foregoing estimates of sales prices:

CERTIFICATION

I (we) Gerald Ginsberg

certify that this Redeveloper's Statement for Public Disclosure is true and correct to the best of my (our) knowledge and belief.²

Dated: 9/25/98


Signature

Individual

Title

232 Allandale Road Unit 1B

West Roxbury, Mass. 02167
Address and ZIP Code

Dated: _____

Signature

Title

Address and ZIP Code

- ¹ If the Redeveloper is an individual, this statement should be signed by such individual; if a partnership, by one of the partners; if a corporation or other entity, by one of its chief officers having knowledge of the facts required by this statement.
- ² Penalty for False Certifications: Section 1001, Title 18, of the U.S. Code, provides a fine of not more than \$10,000 or imprisonment of not more than five years, or both, for knowingly and willfully making or using any false writing or document, knowing the same to contain any false, fictitious or fraudulent statement or entry in a matter within the jurisdiction of any Department of the United States.

REDEVELOPER'S STATEMENT OF QUALIFICATIONS AND FINANCIAL RESPONSIBILITY
(For Confidential Official Use of the Local Public Agency and the Department of Housing and Urban Development. Do not
Transmit to HUD Unless Requested or Item 8b is Answered "Yes.")

1. a. Name of Redeveloper: Gerald Ginsberg

b. Address and ZIP Code of Redeveloper: 232 Allandale Road Unit 1B
West Roxbury, Mass. 02167

2. The land on which the Redeveloper proposes to enter into a contract for, or understanding with respect to
the purchase or lease of land from

Boston Redevelopment Authority
(Name of Local Public Agency)

in South End Commercial Property
(Name of Urban Renewal or Redevelopment Project Area)

in the City of Boston, State of Massachusetts
is described as follows:

Parcel 54

Harrison Avenue, East Canton Street
East Dedham Street & Andrews Street

3. Is the Redeveloper a subsidiary of or affiliated with any other corporation or corporations or any other firm
or firms? ☐ YES ☒ NO
If Yes, list each such corporation or firm by name and address, specify its relationship to the Redeveloper
and identify the officers and directors or trustees common to the Redeveloper and such other corporation or
firm.

4. a. The financial condition of the Redeveloper, as of August 31, 1990,
is as reflected in the attached financial statement.
(NOTE: Attach to this statement a certified financial statement showing the assets and liabilities,
including contingent liabilities, fully itemized in accordance with accepted accounting standards and
based on a proper audit. If the date of the certified financial statement precedes the date of this sub-
mission by more than six months, also attach an interim balance sheet not more than 60 days old.)

b. Name and address of auditor or public accountant who performed the audit on which said financial state-
ment is based:

Not Applicable

5. If funds for the development of the land are to be obtained from sources other than the Redeveloper's own
funds, a statement of the Redeveloper's plan for financing the acquisition and development of the land:

See Letter of Intent

TO:

846 MAIN STREET, MELROSE, MA 02176

SECTION 1 - INDIVIDUAL INFORMATION (Type or Print)

SECTION 2 - JOINT APPLICANT INFORMATION

SEPARATE
MENT 100

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF 11th Aug 53

SECTION 3 - STATEMENT OF FINANCIAL CONDITION AS OF 1 Aug 2005 3

1976

SOURCES OF INCOME FOR YEAR ENDED DEC. 31, 1955

PERSONAL INFORMATION

Do you have a will? YES if so, name of executor
STEVEN C. BAUM & Philip JACKSON

Are you a partner or officer in any other venture? If so, describe
NO

Are you obligated to pay alimony, child support or separate maintenance payments? If so, describe
NO

Are any assets pledged other than as described in schedules? If so, describe
NO

Income tax settled through (date) 12/31/88

Are you a defendant in any suits or legal actions?
NO

Personal bank accounts carried at
METROPOLITAN BANK & TRUST COMPANY

Have you ever been declared bankrupt? If so, describe
NO

CONTINGENT LIABILITIES

Do you have any contingent liabilities? If so, describe.

NO

As endorser, co-maker or guarantor?	US Trust	\$	YES
On leases or contracts?		\$	NO
Legal claims		\$	NO
Other special debt		\$	NO
Amount of contested income tax liens		\$	NO

(COMPLETE SCHEDULES AND SIGN ON REVERSE SIDE)

6. Sources and amount of cash available to Redeveloper to meet equity requirements of the proposed undertaking

a. In banks:

NAME, ADDRESS, AND ZIP CODE OF BANK

See Attached

AMOUNT
\$

b. By loans from affiliated or associated corporations or firms:

NAME, ADDRESS, AND ZIP CODE OF SOURCE

AMOUNT
\$

c. By sale of readily salable assets:

DESCRIPTION

MARKET VALUE
\$

MORTGAGES OR LIENS
\$

7. Names and addresses of bank references: Mr. Marotta, President
Metropolitan Bank & Trust Company (617) 665-3300
846 Main Street
Melrose, Mass. 02176

8. a. Has the Redeveloper or (if any) the parent corporation, or any subsidiary or affiliated corporation of the Redeveloper or said parent corporation, or any of the Redeveloper's officers or principal members, shareholders or investors, or other interested parties (as listed in the responses to Items 5, 6, and 7 of the Redeveloper's Statement for Public Disclosure and referred to herein as "principals of the Redeveloper" been adjudged bankrupt, either voluntary or involuntary, within the past 10 years? ☐ YES ☒ NO
If Yes, give date, place, and under what name.

b. Has the Redeveloper or anyone referred to above as "principals of the Redeveloper" been indicted for or convicted of any felony within the past 10 years? ☐ YES ☒ NO

If Yes, give for each case (1) date, (2) charge, (3) place, (4) Court, and (5) action taken. Attach any explanation deemed necessary.

9. a. Undertakings, comparable to the proposed redevelopment work, which have been completed by the Redeveloper or any of the principals of the Redeveloper, including identification and brief description of each project and date of completion:

Additions to 64 East Canton Street in 1976 and 1983 to enlarge Facilities of Recycling Plant.

GERALD GINSBERG
AVAILABLE CASH SOURCES

Metropolitan Bank & Trust Company	\$110,000
Bank of New England	3,600
United States Trust Company	<u>110,000</u>
	223,600
Other cash sources from retirement plans and other annuities	<u>330,000</u>
TOTAL FUNDS AVAILABLE	<u>\$553,600</u>

- b. If the Redeveloper or any of the principals of the Redeveloper has ever been an employee, in a supervisory capacity, for construction contractor or builder on undertakings comparable to the proposed redevelopment work, name of such employee, name and address of employer, title of position, and brief description of work:

Not Applicable

10. Other federally aided urban renewal projects under Title I of the Housing Act of 1949, as amended, in which the Redeveloper or any of the principals of the Redeveloper is or has been the redeveloper, or a stockholder, officer, director or trustee, or partner of such a redeveloper:

Not Applicable

11. If the Redeveloper or a parent corporation, a subsidiary, an affiliate, or a principal of the Redeveloper is to participate in the development of the land as a construction contractor or builder:

- a. Name and address of such contractor or builder:

Not Applicable

- b. Has such contractor or builder within the last 10 years ever failed to qualify as a responsible bidder, refused to enter into a contract after an award has been made, or failed to complete a construction or development contract?
If Yes, explain:

☐ YES ☒ NO

- c. Total amount of construction or development work performed by such contractor or builder during the last three years: \$ _____

Not Applicable

General description of such work:

- d. Construction contracts or developments now being performed by such contractor or builder:

IDENTIFICATION OF
CONTRACT OR DEVELOPMENT

LOCATION

AMOUNT

DATE TO BE
COMPLETED

\$

Not Applicable

Not Applicable

AMOUNT

DATE OPEN

12. Brief statement respecting equipment, experience, financial capacity, and other resources available such contractor or builder for the performance of the work involved in the redevelopment of the land, specifying particularly the qualifications of the personnel, the nature of the equipment, and the general experience of the contractor:
- All construction will be subcontracted to a general contractor.

Please see letter of intent.

13. a. Does any member of the governing body of the Local Public Agency to which the accompanying bid or proposal is being made or any officer or employee of the Local Public Agency who exercises any functions or responsibilities in connection with the carrying out of the project under which the land covered by the Redeveloper's proposal is being made available, have any direct or indirect personal interest in the Redeveloper or in the redevelopment or rehabilitation of the property upon the basis of such proposal?
- If Yes, explain. ☐ YES ☒ NO

- b. Does any member of the governing body of the locality in which the Urban Renewal Area is situated or any other public official of the locality, who exercises any functions or responsibilities in the review or approval of the carrying out of the project under which the land covered by the Redeveloper's proposal is being made available, have any direct or indirect personal interest in the Redeveloper or in the redevelopment or rehabilitation of the property upon the basis of such proposal? ☐ YES ☒ NO
- If Yes, explain.

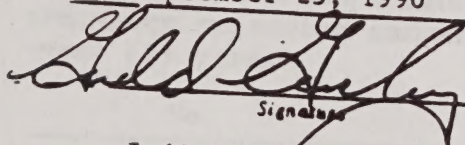
14. Statements and other evidence of the Redeveloper's qualifications and financial responsibility (other than the financial statement referred to in Item 4a) are attached hereto and hereby made a part hereof as follows:

CERTIFICATION

I (X6) Gerald Ginsberg

certify that this Redeveloper's Statement of Qualifications and Financial Responsibility and the attached evidence of the Redeveloper's qualifications and financial responsibility, including financial statements, are true and correct to the best of my (our) knowledge and belief.

Dated: September 25, 1990


Signature

Individual

Title

232 Allandale Road Unit 1B

Address and ZIP Code

West Roxbury, Ma. 02167

Dated: _____

Signature

Title

Address and ZIP Code

1. If the Redeveloper is a corporation, this statement should be signed by the President and Secretary of the corporation; if an individual, by such individual; if a partnership, by one of the partners; if an entity not having a president and secretary, by one of its chief officers having knowledge of the financial status and qualifications of the Redeveloper.
2. Penalty for False Certification: Section 1001, Title 18, of the U.S. Code, provides a fine of not more than \$10,000 or imprisonment of not more than five years, or both, for knowingly and willfully making or using any false writing or document, knowing the same to contain any false, fictitious or fraudulent statement or entry in a matter within the jurisdiction of any Department of the United States.

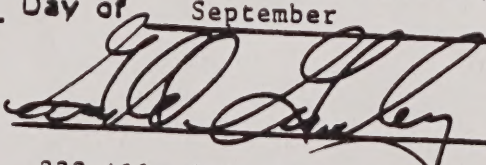
DISCLOSURE STATEMENT

Any person submitting a development proposal to the Boston Redevelopment Authority must truthfully complete this statement and submit it prior to being formally designated for any project.

1. Do any of the principals owe the City of Boston any monies for incurred real estate taxes, rents, water and sewer charges or other indebtedness?
No
2. Are any of the principals employed by the City of Boston? If so, in what capacity. (Please include name of agency or department and position held in that agency or department).
No
3. Have any of the principals previously owned any real estate? If so, where and what type of property? Yes 232 Allandale Road Unit 1B-(Residential)
60-68 East Canton Street -(Commercial), 9 Wedgemere Road-(Residential),
4. Were any of the principals ever the owners of any property upon which the City of Boston foreclosed for his/her failure to pay real estate taxes or other indebtedness?
No
5. Have any of the principals ever been convicted of any arson related crimes currently under indictment for any such crimes?
No
6. Have any of the principals been convicted of violating any law, code, ordinance regarding conditions of human habitation within the last three (3) years?
No

SIGNED UNDER THE PAINS AND PENALTIES OF PERJURY THIS
25 Day of September, 1990

SIGNATURE:



ADDRESS:

232 Allandale Road Unit 1B

West Roxbury, Mass. 02167

§ 40J. Disclosure statements of persons having beneficial interest in real property.

No agreement to rent or to sell real property to or to rent or purchase real property from a public agency, and no renewal or extension of such agreement shall be valid and no payment shall be made to the lessor or seller of such property unless a statement signed under the penalties of perjury, has been filed by the lessor, lessee, seller or purchaser, and in the case of a corporation by a duly authorized officer thereof giving the true names and addresses of all persons who have or will have a direct or indirect beneficial interest in said property with the deputy commissioner of capital planning and operation. The provisions of this section shall not apply to any stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten percent of the outstanding stock entitled to vote at the annual meeting of such corporation.

A disclosure statement shall also be made in writing, under penalty of perjury, during the term of a rental agreement in case of any change of interest in such property, as provided for above, within thirty days of such change.

Any official elected to public office in the Commonwealth, or any employee of the division of capital planning and operations disclosing beneficial interest in real property pursuant to this section, shall identify his/her position as part of the disclosure statement. The Deputy Commissioner shall notify the State Ethics Commission of such names, and shall make copies of any and all disclosure statements received available to the State Ethics Commission upon request.

The Deputy Commissioner shall keep a copy of each disclosure statement received available for public inspection during regular business hours.

Added by St. 1980, c. 579, §12

1980 enactment - St. 1980 c. 579 §12 was approved July 16, 1980, and by §66 - made effective July 1, 1981. See also note under §39A of this chapter.

Library References States 89. C.J.S §§ 145.149.150.

DISCLOSURE STATEMENT CONCERNING BENEFICIAL
INTEREST REQUIRED BY SECTION 40J OF
CHAPTER 7 OF THE GENERAL LAWS

(1) Location: Parcel 54 Harrison Avenue, East Canton Street
East Dedahm Street & Andrews Street

(2) Grantor or Lessor: Boston Redevelopment Authority

(3) Grantee or Lessee: Gerald Ginsberg

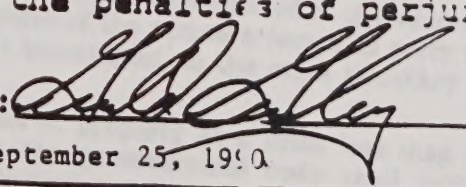
(4) I hereby state, under the penalties of perjury, that the true names and addresses of all persons who have or will have a direct or indirect beneficial interest (including the amount of their beneficial interest accurate to within one-half percent) in the above-listed property are listed below in compliance with the provisions of Section 40J of Chapter 7 (see attached Statute).

NAME AND RESIDENCE OF ALL PERSONS WITH SAID BENEFICIAL INTEREST:

<u>NAME</u>	<u>ADDRESS</u>	<u>PERCENTAGE</u> <u>INTEREST</u>
Gerald Ginsberg	232 Allandale Road Unit 1B	100%
	West Roxbury, Ma. 02167	

(5) The undersigned also acknowledged and states that none of the above-listed individuals is an official elected to public office in the Commonwealth of Massachusetts, nor is an employee of the State Department of Capital Planning and Operations.

SIGNED under the penalties of perjury.

Signature: 

Date: September 25, 1990

Uniform Procurement Act, General Laws Chapter
Acquisition and Disposition of Real Property

30B, Section 16

Section 16. (a) If a governmental body duly authorized by engage in such transaction determines that it shall rent, convey or otherwise dispose of real property, the governmental body shall declare the property available for disposition and shall specify the restrictions, if any, that it will place on the subsequent use of the property.

general or special law to or otherwise dispose of available for disposition subsequent use of the

(b) The governmental body shall determine the value of the property through procedures customarily accepted by the appraising profession as val

property through proce

(c) A governmental body shall solicit proposals prior to:

(1) acquiring by purchase or rental real property or an interest therein from any person at a cost exceeding five hundred dollars; or

(2) disposing of, by sale or rental to any person, real property or any interest therein, at a cost exceeding five hundred dollars in value.

(d) The governmental body shall place an advertisement inviting the submission of proposals in a newspaper with a circulation in the locality sufficient to inform the people of the affected locality. The governmental body shall publish the advertisement at least once a week for two consecutive weeks. The last publication shall occur at least eight days preceding the day for opening proposals. The advertisement shall specify the geographical area, terms and requirements of the proposed transaction, and the time and place for the submission of proposals. In the case of the acquisition or disposition of more than twenty-five hundred square feet of real property, the governmental body shall also cause such advertisement to be published, at least thirty days before the opening of proposals, in the central register published by the state secretary pursuant to section twenty A of chapter nine.

tain from any person any interest therein, at a cost exceeding five hundred dollars in value.

ing the submission of to inform the people advertisement at least occur at least eight

nt shall specify the on, and the time and the governmental body shall

(e) The governmental body may shorten or waive the advertising requirement if:

(1) the governmental body determines that an emergency exists and the time required to comply with the requirements would endanger the health or safety of the people or their property; provided, however, that the governmental body shall state the reasons for declaring the emergency in the central register at the earliest opportunity; or

(2) in the case of a proposed acquisition, the governmental body determines in writing that advertising will not benefit the governmental body's interest because of the unique qualities or location of the property needed. The determination shall specify the manner in which the property proposed for acquisition satisfies the unique requirements. The governmental body shall publish the determination and the reasons for the determination, along with the names of the parties having a beneficial interest in the property pursuant to section forty J of chapter seven, the location and size of the property, and the proposed purchase price or rental terms, in the central register not less than thirty days before the governmental body executes a bidding agreement to acquire the property.

(f) Proposals shall be opened publicly at the time and place designated in the advertisement. The governmental body shall submit the name of the person selected as party to a real property transaction, and the amount of the transaction, to the state secretary for publication in the central register.

(g) If the governmental body decides to dispose of property at a price less than the value as determined pursuant to paragraph (b), the governmental body shall publish notice of its decision in the central register, explaining the reasons for its decision and disclosing the difference between such value and the price to be received.

(h) This section shall not apply to the rental of residential property to qualified tenants by a housing authority or a community development authority.

MEMORANDUM

TO: TOM O'MALLEY
FROM: BOB MCGILVRAY
DATE: NOVEMBER 14, 1990
SUBJECT: COMMUNITY REVIEW OF B. GINSBERG & COMPANY EXPANSION
PLAN IN THE SOUTH END

I am pleased to report that the initial community review meeting of the B. Ginsberg & Company expansion plan was successful.

All of the local area organizations and businesses were invited, as well as local residents in the Harrison Avenue-East Canton and East Dedham Streets neighborhood.

Approximately 30 persons attended the meeting at 88 Union Park Street.

Mr. Pat Cusick of SNAP was pleased with the retention of jobs and the creation of new jobs in the South End, and he indicated that he would bring a positive message to his SNAP Board.

Eleanor Strong of the S.E./Lower Roxbury Open Space Land Trust spoke in favor of Mr. Ginsberg's proposal, and Arthur Howe generally supported the expansion and suggested that we contact the South End Landmarks Commission for their assistance prior to the final design stage of the proposed improvements.

The attached attendance list includes supporters from the New England Nuclear Corp., and the Cathedral tenants group.

Maria Faria and Phil Zeigler of our staff, and Kelly Cronin of the Mayor's Office of Neighborhood Services also provided support.

cc: Faria, Zeigler, Thompson-McCall
p54.24

BRA Community Meeting

Ginsberg Paper Co. Proposal
560 Harrison Avenue
November 13, 1990
7:30 p.m.

(please print)

Bob McGilvray	BRA	722-4300
MARIA FARIA	BRA	" "
PHILIP ZEIGER	"	722-4300
Charles Killian Dupont		350-8108
Alberto Vega		451-2723
Rubin Zaslav		482-4177
Mario Lopez		582-98
Mike Walsh	St Helena's	482-7161
Bay + Bruce Tye	Century	426-5698
GERALD GUILERY	Century	426-5698
JIM McQUEEN	BUCKSTONE/FRANKLIN St	267-6119
Joseph M...		721-3760
MASEER KORDAD	101 EAST BROOKLINE	267-7920
Rose Molyed	101 East Brookline St	267-7920
C/R D. HESTY	35 North Hampton St	267-3831
M. Fish		426-6424
JOANNE L. SILVA		825-3400 ex 233
TOM KELLY	72 E. DEANAM ST.	938-7882
N. LSA GARCIA KELLY	72 E. DEANAM ST.	338-7882
Arthur F. Howe	81 Montgomerie St	536-0127
Eleanor M. Strong	164 W. Brookline St	267-6438

BRA Community Meeting

Ginsberg Paper Co. Proposal

560 Harrison Avenue

November 13, 1990

7:30 p.m.

Kelley Cronin

(please print)

Mr + Mrs. Vea 9 Porter ST JP #213C

Mr. Corbin 554 Columbus Ave 02114

Mary Martin 623 Harrison Ave

Aquino MATOS 37 MASQUERADO WAY Boston

DESIGN REVIEW

2

C R DOHERTY

35 NORTHAMPTON ST.

267 3831

Alberto Vega

26 E BROOKLINE ST

451-2723

Mrs + Mrs Greer

9 Porter St
Salem 534 C.T. Ave

02130

137-1151

02118

Mano Lopez

266-5444

JIM McQUEEN

4 HAVEN STREET

267-6119

NILSA GARCIA-REY

72 E. DEDHAM

338-7882

TOM KELLY

" "

" "

MEMORANDUM

NOVEMBER 14, 1990

TO: BOSTON REDEVELOPMENT AUTHORITY AND
STEPHEN COYLE, DIRECTOR

FROM: THOMAS J. O'MALLEY, ASSISTANT DIRECTOR OF NEIGHBORHOOD
HOUSING AND DEVELOPMENT AND ROBERT B. MC GILVRAY,
CHIEF OF REHABILITATION

SUBJECT: SOUTH END URBAN RENEWAL AREA, PROJECT NO. MASS R-56,
TENTATIVE DESIGNATION AND LICENSE AGREEMENT FOR A
SECTION OF PARCEL 54

SUMMARY: THIS MEMORANDUM REQUESTS THAT THE AUTHORITY TENTATIVELY
DESIGNATE B. GINSBERG AND COMPANY, INC. OF 66 EAST
CANTON STREET IN BOSTON, AS REDEVELOPER OF A SECTION OF
PARCEL 54 IN THE SOUTH END, LOCATED AT HARRISON AVENUE
AND EAST CANTON STREET. THE LAND AREA OF 21,600 SQUARE
FEET IS A SEGMENT OF THE LARGER PARCEL 54.

Reuse Parcel 54 along Harrison Avenue includes sections of land between East Canton and Wareham Streets, and includes small sections of Plympton and East Dedham Streets. The section of Parcel 54 scheduled for development at this time lies between East Canton Street and East Dedham Street. This section of Parcel 54 is primarily vacant land, but does contain one structure occupied by the B. Ginsberg Company, and another small parcel containing a three story masonry and wood residential building.

Development interest prompted the Authority to advertise for development proposals in accordance with Section 16 of Chapter 30B.

At the public opening of proposals on September 28, 1990, the B. Ginsberg Company of 66 East Canton Street was the only developer to submit a proposal.

The B. Ginsberg Company has occupied its present location for over 40 years. The company is in the business of recycling paper. The Ginsberg company has expanded their operation twice in the last 15 years, when they constructed needed additions in 1976 and 1983.

The interest and pace to recycle has increased over the last

several years and the Ginsberg Company has an urgent need to expand their current facility. They have chosen to expand at their present location and remain within the City of Boston.

At the present time, over 80% of their employees are residents of the City of Boston, with the majority of those employees residing in the South End neighborhood.

The expansion proposal calls for the construction of a new one-story building on 5,750 square feet of land, a depressed loading area of 2,970 square feet, to service the new building, and the balance of the vacant land devoted to landscaping and a landscaped parking area for up to 30 cars.

The developer also proposes to reserve 3 parking spaces for the existing residential building abutting the site at 75 East Dedham Street.

Mr. Ginsberg has secured the services of Mr. Norman A. Homsy as the architect for the construction, and the Metropolitan Bank and Trust Company of Melrose has indicated a willingness to provide construction financing.

It is therefore recommended that the Authority tentatively designate the B. Ginsberg and Company, Inc. as redeveloper of a section of Parcel 54 located along Harrison Avenue and containing approximately 21,600 square feet of area as shown on the attached map, for expansion of their paper recycling operation. It is also recommended that B. Ginsberg Company, Inc., be granted permission for early entry for the purpose of conducting soil bearing tests in the area proposed for new construction.

An appropriate Resolution is attached.